

4th Annual
THRIFT INDUSTRY DAY

Hosted by the



TEXAS DEPARTMENT OF SAVINGS &
MORTGAGE LENDING

Friday, September 16, 2011

**William B. Travis Building
1701 Congress Avenue, Conf. Room 111
Austin, TX**

- 11:00 – 12:30** **Lunch and Registration**
(\$10 for lunch. Please use Registration form online to Register and Reserve lunch.)
Funds will be collected at the door - Cash is appreciated.
- 12:30 – 12:35** **Welcome to Industry Day** – Doug Foster, Commissioner
- 12:35 – 12:50** **What 50 Years Old Looks Like (Update on Department, Industry and 82nd Legislative Session)** – Doug Foster, Commissioner
- 12:50 – 2:20** **Enterprise Risk Management and Stress Testing** – Timothy W. Koch PhD, President of the Graduate School of Banking at Colorado (GSBC)
- 2:20 – 2:30** ***Break**
- 2:30 – 2:40** **Compliance Initiative** – Caroline Jones, Deputy Commissioner/General Counsel
- 2:40 – 3:00** **Outlook for Community Banks** – Jeff Wilkinson, President/CEO, Pioneer Bank, SSB, Federal Reserve Bank Community Depository Institutions Advisory Council
- 3:00 – 3:15** **Who Moved the Cheese? Reflections on Conversion From a Federal Charter** – Troy Lambden, President/CEO/CFO Graham Savings and Loan, SSB
- 3:15 – 3:25** ***Break**
- 3:25 – 3:35** **Examiner Update** – Patsy Smith, Deputy Commissioner
- 3:35 – 4:35** **A Light on the Hill (The Texas Economy)** – Dr. Jim Gaines, Research Economist at the Real Estate Center at Texas A&M University
- 4:35 – 4:45** **Q & A – Wrap Up**
- 5:30 – 7:00** **50th Anniversary Celebration (Texas Bankers Building)**
Event Location and Map are on our website:
www.sml.texas.gov/50thAnniversary.html

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Guest Speakers



Timothy W. Koch, Ph.D.

Timothy W. Koch is Professor of Finance at the University of South Carolina and President of the Graduate School of Banking at Colorado (GSBC). He received a B.A. degree in mathematics from Wartburg College and a Ph.D. in economics from Purdue University. Tim taught at Baylor University and Texas Tech University where he also served as Director of the Texas Tech School of Banking. He moved to USC in 1987 when he was appointed the South Carolina Bankers Association Chair of Banking. Tim is the academic coordinator for the Graduate School of Bank Investments and Financial Management held at USC each May and the Workshop on Bank Investments & Asset-Liability Management Strategies held in Las Vegas, NV each September.

Dr. Koch's research and writing focuses on bank performance analysis, risk management, the pricing of financial futures and fixed-income securities, and public finance. He is co-author of Bank Management a leading college textbook and has published in a wide range of academic and banking journals. Tim recently completed a book on Community Banking which will be published this Fall. He is a frequent seminar speaker for the banking industry, is a consultant for community banks and currently serves on the FDIC's Advisory Committee on Community Banking.



Jeff Wilkinson, President/CEO Pioneer Bank SSB

Jeff Wilkinson brings more than 18 years of experience as a financial industry/business generalist with a depth of expertise in finance, business development and organizational leadership. Until recently, Mr. Wilkinson served as Executive Vice President and Chief Financial Officer of Texas United Bancshares, Inc., a \$1.8 billion publicly traded bank holding company. Together with the CEO, Mr. Wilkinson played a key role in developing and executing a strategy for profitable growth that resulted in a 61 percent increase in the bank holding company's stock price following his appointment in July 2005. During his tenure, Mr. Wilkinson was instrumental in the completion of three acquisitions. In January 2007, the company was acquired by Prosperity Bancshares, Inc. Jeff and his wife, Kelly, have three young children.

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James P. Gaines, Ph. D. – Research Economist

Dr. Jim Gaines is a Research Economist at the Real Estate Center at Texas A&M University focused on housing and land development issues. Dr. Gaines has more than thirty-five years' experience in a broad array of professional activities primarily in real estate research and education, urban economics, land use analysis and development and project risk assessment. Dr. Gaines has provided real estate consulting services to numerous businesses, financial institutions, developers, and all levels of government organizations. Prior to his private consulting career, Dr. Gaines served as President of Rice Center, an urban research center affiliated with Rice University and was an Associate Professor of Real Estate and Finance at the University of South Carolina.

Dr. Gaines earned his B.B.A., M.A. and Ph. D. degrees at the University of Georgia.



Troy Lambden, President/CEO, Graham Savings and Loan, SSB

Troy Lambden is President, CEO and CFO of Graham Savings and Loan, SSB. He joined the Association in 1984 as Controller. His banking career began at the First National Bank of Waco, Texas in 1977. He graduated from Baylor University with a BBA in Computer Information Systems and Accounting. He is also a graduate of the Graduate School of Banking in Colorado, and is a Certified Public Accountant. He has been around long enough to have served with the Texas Savings and Loan League, The Texas Savings and Community Bankers Association and currently serves on the Government Relations Council of the Texas Bankers Association.